

## Chairman of Selectman: Kevin McCormick

One-Seventy Five, LLC, 171 West Boylston St, bought the Sona Motor Inn, at 175 West Boylston St.

The June 15<sup>th</sup>, 2006 issue of the WB Banner reported that Selectman Kevin McCormick and his wife, Kathleen, own and operate the Finders Pub, at 171 West Boylston St. The 2006 WB Tax Assessors List lists Gary Orciani as the property owner of 171 West Boylston St, not Mr. McCormick. Mr. McCormick owns the business, not the actual building.

In the same issue of the WB Banner, the town administrator said that his project is a "test case" as to "make it easier to do business in town, although it doesn't mean that we [WB] will waive all requirements." What requirements are they waiving?

The 2006 West Boylston Tax Assessors list has the Sona Motor Inn listed as a total assessment of \$463,300. Mr. McCormick (One-Seventy Five, LLC), according to a copy of his mortgage (Worc. Co. Abstract Co. Order No. 54073) borrowed \$730,000 to buy the Sona Motor Inn. The mortgage states that on the 60<sup>th</sup> month, that "the entire principal balance together with all interest accrued thereon shall be due and payable in full."

Why would Selectman McCormick take out a \$730,000 mortgage for a building that is only assessed for \$463,300, especially when WB Building Inspector Richard Breagy told the WB Banner that the roof level gutters are in imminent danger of collapse, has rotted soffits, and 4 violations of state building codes? It was also stated the wiring was not legal and there were mold problems. So all of these problems suddenly became so bad since the last inspection that the motel needed to be shut down, just in time for Mr. McCormick to buy and renovate the building in time for a Christmas season grand opening? The timing of these events could not have been more convenient for Mr. McCormick.

The Sona Motor Inn, assessed at \$463,300, paid \$2,802.06 in actual taxes in 2005 and \$2,714.04 in 2004. For perspective, the average residential tax bill in 2005 was \$3637.95.

Sewer betterment: \$22,374.40, Start up: \$2,705.42, Connection \$0.

This is quite a loan for someone who has been through foreclosure proceedings (case number 183-979) for his \$120,000 loan for 136 Sterling St, Unit B-8, West Boylston.

His wife, Kathleen, as reported by the WB Banner as co-owner of the Finders Pub, (therefore making her actions relevant), has done the following: (see other pages for those documents)

Kathleen McCormick (f/k/a Kathleen Richards) sold 7 Horseshoe Dr for \$246,000 (signed document on February 23<sup>rd</sup>, 2006), though 7 Horseshoe Dr is assessed for \$235,400, the Actual Tax for FY 2005 was \$1,261.89. In FY 2004, it was \$1,325.05.

Mrs. McCormick's 2005 tax bill, according to documents, for 7 Horseshoe Dr is about 1/3 of the average tax bill for WB residents.

Mrs. McCormick took out a Home Equity line of credit for her home at 4 Wood St, West Boylston (home assessed for \$266,400), as her name is on the 2006 Tax Assessors list. This document is Account #: 105022311528000. Please view other links for actual document.

It's interesting that Mr. McCormick, who owns the Finders Pub (not the actual building), who has been through foreclosure, who is seemingly not the principal owner of his home at 4 Wood St (based on WB tax list), can borrow \$730,000 for a dilapidated building, just weeks after the Sona Motor Inn suddenly needed to be shut down by the town and to evict the people staying there.



Bk: 39030 Pg: 238 Doc: DEED  
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MASSACHUSETTS EXCISE TAX  
Worcester District ROD #20 001  
Date: 05/25/2008 10:37 AM  
Ctrif 051600 03944 Doc# 00075979  
Fee: \$3,420.00 Cons: \$750,000.00

**QUITCLAIM DEED**

**Sona Limited Partnership**, a Massachusetts Limited Partnership, of 56 Franklin Street, Framingham, Middlesex County, Massachusetts,

for consideration paid and in full consideration of **Seven Hundred Fifty Thousand (\$750,000.00) Dollars**

grant to **One Seventy-Five, LLC**, <sup>A MASSACHUSETTS LLC</sup> of 171 West Boylston Street, West Boylston, Worcester County, Massachusetts

with quitclaim covenants

The land with the building thereon in West Boylston, Worcester County, Massachusetts, situated on the easterly side of the State Road known as West Boylston Street, bounded and described as follows:

Property Address: 175 West Boylston Street, West Boylston, MA

**BEGINNING** at the southwesterly corner thereof at an iron pipe driven into the ground in the easterly line of said State Road and at land now or formerly of one Turner;

**THENCE** northerly by the easterly line of said State Road and by a curve to the left, the radius of which is nine thousand six hundred forty (9,640) feet, one hundred (100) feet to an iron pipe driven into the ground;

**THENCE** South 77 degrees East by land now or formerly of Carrie L. Peirce, four hundred thirty six and twenty nine hundredths (436.29) feet to an iron pipe driven into the ground;

**THENCE** South 10 degrees 3 feet West still by said Peirce land, one hundred (100) feet to an iron pipe driven into the ground;

**THENCE** North 77 degrees <sup>W</sup> by land now or formerly of one Turner, four hundred thirty six and twenty-nine hundredths (436.29) feet to the point of beginning.

**CONTAINING** one (1) acre, more or less.

**BEING THE SAME PREMISES** described in a deed from Satish Bhatt and Kalpana Bhatt to Sona Limited Partnership, dated February 9, 1995, recorded with the Worcester District Registry of Deeds in Book 16875, Page 305.

**WORCESTER COUNTY  
ABSTRACT COMPANY  
ORDER NO. 54073**

②

RETURN TO:  
WAYNE M. LEBLANC, ESQ  
LICKMAN, WIGMAN, KWESLAND & GRESBACH  
11 HARVARD ST.  
WORCESTER, MA 01609



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**MORTGAGE**

ONE SEVENTY-FIVE, LLC, of 171 West Boylston Street, West Boylston,, Worcester County, Massachusetts (hereinafter called "Mortgagor"), for consideration paid, grant to:

SATISH H. BHATT, of 8 Doeskin Drive, Framingham, MA 01701 (hereinafter called "Mortgagee"), with mortgage covenants, to secure the payment of

1. PRINCIPAL SUM BORROWED: \$730,000.00
2. RATE OF INTEREST OR ITS EQUIVALENT IN MONEY: 10.00%/ANNUM
3. PERIOD OF LOAN: 60 MONTHS
4. PERIODIC DUE DATE OF PRINCIPAL AND INTEREST: MONTHLY
5. PAYMENTS: The sum of \$6,633.52 per month, based upon an amortization of 25 years, payable on the 24<sup>th</sup> day of each and every month commencing June 24, 2006 and on the 24<sup>th</sup> day of each month thereafter for 59 consecutive months, at which time, that being the 60<sup>th</sup> month, the entire principal balance together with all interest accrued thereon shall be due and payable in full.

Each such payment shall be applied first to interest and then to principal, if any. All as provided in a Promissory Note of even date.

The land with the building thereon in West Boylston, Worcester County, Massachusetts, situated on the easterly side of the State Road known as West Boylston Street, bounded and described as follows:

BEGINNING at the southwesterly corner thereof at an iron pipe driven into the ground in the easterly line of said State road and at land now or formerly of one Turner;

THENCE northerly by the easterly line of said State Road and by a curve to the left, the radius of which is nine thousand six hundred forty (9,640) feet, one hundred (100) feet to an iron pipe driven into the ground;

THENCE South 77 degrees East by land now or formerly of Carrie L. Peirce, four hundred thirty six and twenty nine hundredths (436.29) feet to an iron pipe driven into the ground;

THENCE South 10 degrees 3 feet West still by said Peirce land, one hundred (100) feet to an iron pipe driven into the ground;

THENCE North 77 degrees <sup>W</sup> by land now or formerly of one Turner, four hundred thirty six and twenty-nine hundredths (436.29) feet to the point of beginning.

PROPERTY LOCATION: 175 West Boylston Street, West Boylston, MA 01583

Arthur M. White, Esq.  
Bikofsky, White & Benjamin  
435 Worcester Road  
Framingham, MA 01701

(4)

WORCESTER COUNTY  
ABSTRACT COMPANY  
ORDER NO. 54073

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The Commonwealth of Massachusetts  
Office of the Collector of Taxes  
Town of West Boylston  
Municipal Lien Certificate

2005 00075981  
Bk: 39030 Pg: 244 Doc: MLC  
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Number: 870  
4/19/2006

*Mail*

Glickman, Sugarman, Kneeland & Gribowski  
11 Harvard Street P.O. Box 2917  
Worcester, MA 01613

I Certify from available information that all taxes, assessments, and charges, now payable that constitute liens as of the date of this certificate on the parcel of real estate specified in your application received on 4/14/2006 are listed below:

DESCRIPTION OF PROPERTY

Parcel Identifier 158-017 Assessed Owner **SONA LIMITED PARTNERSHIP**  
Account 15801700 Additional Owner  
Location of Property **175 WEST BOYLSTON STREET** Supposed Present Owner  
Legal Reference Book 16875  
Acreage 43560 Square Feet Page 305  
Deed Date 2/14/1995

VALUATION

FY	Residential	Rate 1 Open Space	Rate 2 Commercial	Rate 3 Industrial	Rate 4	Exempt
2006	0	12.13	0 0.00	463,300 12.13	0 12.13	0

ASSESSMENT

	2006 1st Quarter	2006 2nd Quarter	2006 3rd Quarter	2006 4th Quarter	FY 2005	FY 2004
Preliminary Tax	\$1,494.90	\$1,494.91			\$3,142.33	\$3,417.33
Actual Tax			\$1,315.01	\$1,315.01	\$2,802.06	\$2,714.04
Sewer Betl			\$359.36	\$359.36	\$1,118.72	\$1,118.72
Start Betl			\$61.48	\$61.48	\$122.80	\$122.87
Interest To Date	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Charges and Fees					\$5.00	
Credits	\$1,494.90	\$1,494.91	\$1,935.86		\$7,190.91	\$7,373.06
Interest Credit	\$17.20	\$0.00	\$3.72		\$44.95	\$0.42
Per Diem	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance Due	\$0.00	\$0.00	\$0.00	\$1,935.85	\$0.00	\$0.00

Property Tax Interest Per Diem \$0.00  
Committed Tax Balance \$1,935.85

Municipal Light Department 508-835-3661 - \$0 and final

WORCESTER COUNTY  
ABSTRACT COMPANY  
ORDER NO. 54073

Any questions contact Sewer Dept. 508-835-6133-sewer usage - \$0 and final

sewer betterment - \$22374.40- start up \$2705.42 - connection \$0

All of the amounts listed above are to be paid to the Collector. I have no knowledge of any other lien outstanding.

INFORMATION ON THIS CERTIFICATE IS COMPLETE AS OF 5/1/2006

RETURN TO:

WAYNE M. LeBLANC, ESQ.  
P.O. BOX 2917  
WORCESTER, MASS. 01613

*Bonnie L. Yasick*  
Bonnie L. Yasick  
Collector of Taxes

ATTEST: WORC. Anthony J. Vigliotti, Register

*[Signature]*